#### Case 18-13396-VFP Doc 137 Filed 07/28/19 Entered 07/29/19 00:40:18 Desc Imaged Certificate of Notice Page 1 of 4

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Case No.: 18-13396 VFP

MICHAEL KALFUS AND ROBIN KALFUS Chapter: 7

Judge: Vincent F. Papalia

#### NOTICE OF PROPOSED ABANDONMENT

Steven P. Kartzman, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: U.S. Bankruptcy Court

50 Walnut Street Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on August 27, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 106 Brookside Drive, Killington, VT 05751

Valued at about: \$1,000,000.

Less about 10% costs of sale \$100,000

Liens on property: 1) \$770,000. 1st Mortgage

2) \$130,500. 2<sup>nd</sup> Mortgage

Amount of equity claimed as exempt: 0

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950

Telephone No.: (973) 267-0220

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In re: Michael Kalfus Robin Kalfus Debtors Case No. 18-13396-VFP Chapter 7

### **CERTIFICATE OF NOTICE**

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.	
db/jdb aty	+Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158 +Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
aty	Bayonne, NJ 07002, U.S. 07002-8808 +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
cr r	+Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907 +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue,
cr	Morristown, NJ 07960-7321 ++++LAKELAND BANK, C/O LECLAIRRYAN, P.C., ATTN.: WILLIAM L. WALDMAN, 1 RIVERFRONT PLZ STE 16, NEWARK NJ 07102-5436
	(address filed with court: Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102)
acc	Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street, Woodbridge, NJ 07095
intp	+The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue, Morristown, NJ 07960-6838
517344689 517344691	1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302
517818038 517385072	American Express, PO Box 1270, Newark, NJ 07101-1270 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517435133	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517344692 517344693	+Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683,
517593065	Washington, DC 20044-0683 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826
517810195 517344697	+Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368 +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517344696 517344698	+Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517382446	+Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505, Short Hills, NJ 07078-0505
517344699	+Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517344700 517344701	+Fein, Such, ,Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207, Glen Rock, NJ 07452-3317
517608773	+Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207, Glen Rock, New Jersey 07452-3317
517609033	+Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834
517344702 517818040	Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652 +George Hellerman, Bankruptcy Specialist, IRS, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081-3570
517435703	+HSBC Bank USA, N.A, 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602
517818041 517344703	Halpin Stephen, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030
517703685	+Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433
517655708	+Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433
517344704	+Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013
517656959	+Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900
517572439	+JCP&L, P.O. Box 16001, Reading, PA 19612-6001
517893287 517344707	+Jersey Central Power & Light/First Energy, 101 Crawford Corner Rd Bldg, Suite 511, Holmdel, NJ 07733-1976 ++LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998
517387868	(address filed with court: Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438) +Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP,
517388267	One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237  Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
517818042	Bayonne, NJ 07002 Law Office of Forrest Scott Turkish, 595 Broadway, Ground Floor, Bayonne, NJ 07002
517344708	M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005
517382495	+NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136
517344709	+New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112
517572440	+Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649
517703686	+Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649
517344710	+Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
517344711	+Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505
517656976	+Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537

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                                             Form ID: pdf905
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517407061
                     ++STATE OF NEW JERSEY,
                                                         DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
                         TRENTON NJ 08646-0245
                       (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
+Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603
                      +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603
+Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
+State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,
50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001
State of Vermont, Department of Taxes, Montpelier, VT 05633-1401
+State of Vermont Dept. of Taxes, 133 State Street, Montepelier, VT 05633-0002
+THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
+The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353
+The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320
+The Law Offices of John A. Fialcowitz. 89 Headquarters Plaza North Suite 1216
517344713
517344715
517703687
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                       +The Law Offices of John A. Fialcowitz,
                                                                                    89 Headquarters Plaza North, Suite 1216,
517344717
                         Morristown, NJ 07960-6834
                       +Tnb-Visa (TV) / Target, (Minneapolis, MN 55440-9475
517344718
                                                                C/O Financial & Retail Services, Mailstop BV PO Box 9475,
                       +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246
517344719
                       +Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517703688
517395021
                       +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
+Volkswagen Credit, Inc., PO Box 9013, Addison, TX 75001-9013
+Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,
517369185
517818043
517392181
                         Phoenix, AZ 85038-9482
                       +Wells Fargo Bank, NA, Small Business Lending Division, PO Box 29482, Phoenix, AZ 85038-9482
517818044
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                       +Yapstone.
                                         2121 N. California Blvd, Suite 400, Walnut Creek, CA 94596-7305
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,
                         Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                       +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
smq
                          Newark, NJ 07102-5235
                        E-mail/Text: bkr@cardworks.com Jul 27 2019 01:06:49
517600891
                                                                                                            Advanta Bank Corporation,
                       Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 +E-mail/Text: bkr@cardworks.com Jul 27 2019 01:06:49 Advanta Bk, We
517344690
                                                                                                                                Welsh and McKean Roads,
                       Po Box 844, Spring House, PA 19477-0844
+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 27 2019 01:09:46
517344694
                          Bayview Financial Loan,
                                                               Attn: Customer Service Dept,
                                                                                                               4425 Ponce De Leon Blvd, 5th Floor,
                          Miami, FL 33146-1873
517344695
                       +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:15:54
                        Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:15:54
517441320
                       Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:15:32 Direct
517818039
                       4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:17:10
517600521
                                                                                                                              Directv, LLC,
                       by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 +E-mail/Text: mosborn@infusioncapitalgroup.com Jul 27 2019 01:06:49 Infusion Capital Gro
517344705
                                                                                                                                Infusion Capital Group,
                          c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302,
                          Mount Pleasant, SC 29464-3135
                       +E-mail/Text: cio.bncmail@irs.gov Jul 27 2019 01:08:32
517344706
                                                                                                               Internal Revenue Service,
                       PO Box 7346, Philadelphia, PA 19101-7346
+Fax: 516-933-1697 Jul 27 2019 01:10:03
                                                                                        Slomins, Inc., 125 Lauman Lane,
517344714
                         Hicksville, NY 11801-6539
                       +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:15:32
517843554
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                       by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 27 2019 01:09:46
                                                                                                                Oklahoma City, OK 73118-7901
517611473
                          THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
                       4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837 +E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 United
517344720
                                                                                                                  United States Attorney,
                       Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Ne+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07
                                                                                                                     Newark, NJ 07102-2527
                                                                                                                              United States Trustee,
517860269
                          One Newark Center, Suite 2100, Newark, NJ 07102-5235
                       +E-mail/Text: vci.bkcy@vwcredit.com Jul 27 2019 01:09:24
517344721
                                                                                                                   Volkswagen Credit, Inc, Po Box 3,
                          Hillsboro, OR 97123-0003
                                                                                                                                           TOTAL: 17
                 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517472432*
                      American Express National Bank, c/o Becket and Lee LLP,
                                                                                                                PO Box 3001,
                         Malvern PA 19355-0701
517385028*
                       +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
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Addresses marked  $^{\prime}$ + $^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019 Signature: <u>/s/Joseph Speetjens</u>

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

on behalf of Defendant Michael Kalfus asodono@msbnj.com Sodono, III Anthony on behalf of Defendant Robin Kalfus asodono@msbnj.com Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com Sodono, III Anthony Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@msbnj.com Caitlin Conklin on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) cwohlrab@LOGS.com, njbankruptcynotifications@logs.com Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, bkv@martonelaw.com David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com, John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County Sheriff's Office jschwartz@riker.com Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net Judah B Loewenstein on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com Matteo Percontino on behalf of Creditor Lakeland Bank matt.percontino@cohnreznick.com, matteo.percontino@klgates.com Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmllawgroup.com Richard James Tracy, III on behalf of Creditor The Bank of New York Mellon, FKA The Bank of New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9, Mortgage Pass-Through Certificates, Series 2005-J9 by its servicin rtracy@hillwallack.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Steven P. Kartzman kartztee@optonline.net,

jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net

Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com, waldmanw@aol.com

TOTAL: 29